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child, or person with an insurable interest receiving a survivor annuity.

Self-only annuity means the recurring unreduced payments under CSRS to a retiree with no survivor annuity to anyone.

Time of retirement means the effective commencing date for a retired employee's or Member's annuity.

[50 FR 20070, May 13, 1985, as amended at 51 FR 31931, Sept. 8, 1986; 57 FR 33597-33598, July 29, 1992; 58 FR 52880, Oct. 13, 1993]

ELECTIONS AT THE TIME OF RETIREMENT

§831.611 Election at time of retirement of fully reduced annuity to provide a current spouse annuity.

- (a) A married employee or Member retiring under CSRS will receive a fully reduced annuity to provide a current spouse annuity unless—
- (1) The employee or Member, with the consent of the current spouse, elects a self-only annuity, a partially reduced annuity, or a fully reduced annuity to provide a former spouse annuity, in accordance with §831.612(b) or §831.614; or
- (2) The employee or Member elects a self-only annuity, a partially reduced annuity or a fully reduced annuity to provide a former spouse annuity, and current spousal consent is waived in accordance with §831.608.
- (b) Qualifying court orders that award former spouse annuities prevent payment of current spouse annuities to the extent necessary to comply with the court order and §831.614.
- (c) The maximum rate of a current spouse annuity is 55 percent of the rate of the retiring employee's or Member's self-only annuity if the employee or Member is retiring based on a separation from a position under CSRS on or after October 11, 1962. The maximum rate of a current spouse annuity is 50 percent of the rate of the retiring employee's or Member's self-only annuity if the employee or Member is retiring based on a separation from a position covered under CSRS between September 30, 1956, and October 11, 1962.
- (d)(1) The amount of the reduction to provide a current spouse annuity equals $2\frac{1}{2}$ percent of the first \$3600 of the designated survivor base plus 10

percent of the portion of the designated survivor base which exceeds \$3600, if—

- (i) The employee's or Member's separation on which the retirement is based was on or after October 11, 1962; or
- (ii) The reduction is to provide a current spouse annuity (under §831.631) for a spouse acquired after retirement.
- (2) The amount of the reduction to provide a current spouse annuity under this section for former employees or Members whose retirement is based on separations before October 11, 1962, equals 2½ percent of the first \$2400 of the designated survivor base plus 10 percent of the portion of the designated survivor base which exceeds \$2400.

[50 FR 20070, May 13, 1985, as amended at 51 FR 31931, Sept. 8, 1986; 58 FR 52880, Oct. 13, 1993. Redesignated at 58 FR 52882, Oct. 13, 1993]

EDITORIAL NOTE: At 58 FR 52880, Oct. 13, 1993, in §831.604, paragraph (b) was amended by changing the reference "831.608" and paragraph (c) was amended by changing the reference "831.614". However, neither of these references exist in their respective paragraphs in the 1993 edition of this volume.

§831.612 Election at time of retirement of a fully reduced annuity or a partially reduced annuity to provide a former spouse annuity.

- (a) An unmarried employee or Member retiring under CSRS may elect a fully reduced annuity or a partially reduced annuity to provide a former spouse annuity or annuities.
- (b) A married employee or Member retiring under CSRS may elect a fully reduced annuity or a partially reduced annuity to provide a former spouse annuity or annuities instead of a fully reduced annuity to provide a current spouse annuity, if the current spouse consents to the election in accordance with §831.614 or spousal consent is waived in accordance with §831.618.
- (c) An election under paragraph (a) or (b) of this section is void to the extent that it—
- (1) Conflicts with a qualifying court order: or
- (2) Would cause the total of current spouse annuities and former spouse annuities payable based on the employee's or Member's service to exceed 55 percent (or 50 percent if based on a separation before October 11, 1962) of the